

CLAIMS

I claim:

5 1. A method of client account access protection for client/server or brick and mortar based transactions comprising:

storing client defined access parameters;

establishing a connection via a secure transaction protocol;

entering requested account holder private information;

10 comparing entered account holder private information and other gathered data with client defined access parameters; and

determining to authorize or deny the transaction;

changing client defined access parameters.

15 2. A method according to claim 1 where said client defined access parameters is any one or combination comprised of:

a password;

client accounts selected enabled or denied by the client for transaction;

20 merchants selected enabled or denied for transaction with client accounts by the client;

geographic location parameters selected for association with a client account and merchants by the client;

a monetary amount associated with each account and merchant to limit the total amount of a single or a selected number of subsequent transactions;

25 a selection by the client to enable or deny access to the client accounts transacted through a bricks and mortar establishment and/or a network connection.

3. A method according to claim 2 where said geographic location parameters comprise Post Office zip codes, telephone area codes and telephone country codes.

5 4. A method according to claim 2 where said network comprises the Internet or Intranet.

10 5. A method according to claim 1 where said storing client defined access parameters comprises storing the access parameters on a secure network server accessed by the client computing device.

15 6. A method according to claim 5 where the client computing device comprises a personal computer, a workstation, an Automatic Teller Machine and a personal digital assistant.

20 7. A method according to claim 1 where said establishing a connection comprises the SET, TLS or SSL secure transaction protocol.

25 8. A method according to claim 1 where said entering requested account holder private information comprises name, address, password, account number or credit card number.

9. A method according to claim 1 where said other gathered data comprises the location, date or time of said entering requested account holder private information for transaction.

5 10. A method according to claim 1 where said determining to authorize or deny the transaction comprises:

authorizing the transaction if requested private client information and other gathered data matches the said client defined access parameters; and

10 denying the transaction if the requested private client information and other gathered data does not match the said client defined access parameters.

11. A method according to claim 1 where said changing client defined access parameters comprises selectively changing the access parameters at any time by the client via the client computing device.

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